



The EZ REIMBURSE® Card Questions & Answers

What is the EZ REIMBURSE® Card?

The EZ REIMBURSE® Card (referred to as the “Card”) can be used to pay for prescriptions and eligible medical products and services. The funds will be taken directly from your Medical Care Flexible Spending Account (FSA). This means no out-of-pocket expenses for you and no waiting for reimbursement from FBMC. The EZ REIMBURSE® Card *is not a credit card*. Its use is restricted to eligible medical services and purchases associated with your Medical Care FSA, as governed by IRS regulations. Your Card can be used at your doctor, dentist, ophthalmologist, optometrist or other healthcare provider offices for co-pays, deductibles, and any qualified amounts not covered by insurance. As long as your healthcare facility accepts MasterCard and you have an available balance in your account to cover your expense, your Card will be accepted.

How do I get a card? When I enroll during open enrollment, will a new Card be issued to me for 2005?

If you currently have an activated Card, you can continue to use it in 2005. Your Medical Care Flexible Spending Account (FSA) will automatically be charged the non-refundable \$10 annual card fee on January 2, 2005. **If you are a new participant** to Medical Care FSA, you will receive your Card in the mail in late December. *Please watch your mail closely so you do not inadvertently discard it.* If you do not want to use the Card, simply do not activate it and destroy it.

Persons who received a Card last year, but did not activate it, have destroyed it, or activated the Card and have NOT used it, will receive a letter from FBMC explaining their options.

What will the use of the EZ REIMBURSE® Card cost me?

Everyone who has an activated Card will be charged the non-refundable \$10 card fee from your Medical Care Flexible Spending Account (FSA) *each year* on January 2, unless you no longer participate in the Medical Care FSA or you cancel your Card during open enrollment. Persons who are new to the Medical Care FSA will receive a Card automatically. Once you call the phone number on the front of the Card, it will be activated and the non-refundable \$10 card fee will automatically be charged to your account.

I have an activated EZ REIMBURSE® Card, but find I don't use it — can I cancel my card so I don't get charged the \$10 on January 2, 2005?

Yes. You may cancel your Card during the open enrollment period by sending an e-mail to cancelcard@fbmc-benefits.com. Include your full name, State of Michigan Employee ID Number and only the last four digits of your social security number in your e-mail. If you do not have the ability to send an e-mail, you may fax or mail your request with this information to:

Fax: 1-850-425-6220, Attn: C Sculley or S Jones

Mail: FBMC, P.O. Box 1878, Tallahassee, FL 32302-1878, Attn: C Sculley or S Jones

Open enrollment (November 8 - 30, 2004) will be the only time you can cancel your Card once you have activated it.

I received a Card for 2004 and still have it but never activated it. Can I activate it now and use it for 2005?

You can activate and use the Card you received in 2004, but **do not** activate it until January 2, 2005 or after. Your Medical Care FSA will automatically be charged the non-refundable \$10 card fee upon activation. If you activate your Card before January 2, 2005 you will be charged the non-refundable \$10 card fee for 2004 **and** the non-refundable \$10 card fee for 2005.

Can I get a refund if I activate my Card and never use it?

No. Once you activate the Card your \$10 cannot be refunded. Do not call the toll free number found on the sticker on the front of the Card unless you intend to activate it – the call activates your Card and charges the non-refundable \$10 card fee automatically.

Will my dependents be able to use the EZ REIMBURSE® Card and will they receive their own Card? Will there be additional costs?

Yes. Your dependents can use the Card. To apply for one additional Card in your dependent's name, contact FBMC Customer Service at 1-800-342-8017. You are allowed only one additional Card and there is no additional charge. Cards are limited to dependents 18 years of age or older.

What happens if I lose my Card?

Immediately call 1-866-785-3621 and report your Card lost. You will receive a replacement Card in the mail within 5-7 business days.

Can I use the Card at medical appointments?

Yes. You can use your Card at any doctor, dentist, ophthalmology or other healthcare provider as long as they accept MasterCard as a method of payment.

How do I know if my pharmacy is participating?

Click the "EZ REIMBURSE® Debit Card Pharmacy Locator" on the FBMC Website at <http://www.fbmc-benefits.com>. By entering your zip code, you can view a list of pharmacies in your area.

Does my provider have to be participating?

For medical appointments your provider does not have to be participating with FBMC. To use your Card for prescriptions you must use a participating pharmacy. You can find a list of these pharmacies on the FBMC website at <http://www.fbmc-benefits.com>.

Can I use my Card to buy over-the-counter medicines?

No. Your Card will reject any expenses that do not originate from a medical provider's office or will only pay for prescription medications at your participating pharmacy counter.

When you purchase over-the-counter medicines, you must pay for the medicines and then submit the receipts using a regular FBMC claim form. These forms are available on the FBMC website at <http://www.fbmc-benefits.com>.

How do I send in my itemized receipts after I have used my Card?

You may fax your itemized receipts to FBMC at 850-425-4608. You may also mail them to: FBMC, P.O. Box 1800, Tallahassee, FL, 32302. *It is very important that when you fax or mail your EZ REIMBURSE® Card itemized receipts you include a completed EZ REIMBURSE® Card Transmittal Sheet.* You can download this form from either the FBMC website at <http://www.fbmc-benefits.com> or from the MDCS/Employee Benefits forms website at www.michigan.gov/mdcs—click 'Employee Benefits' from the left menu then select 'Forms'.

If you do not send the proper documentation to FBMC your Card will be suspended and you will be required to refund the unsubstantiated amount either through your direct payment, through substitution of your future claim submissions or through post tax deductions taken out of your paycheck.

The EZ REIMBURSE® MasterCard® is issued by BANKFIRST

State of Michigan
Department of Civil Service

